SERFF Tracking #: PCAG-128849188 State Tracking #: PCAG-128849188

Company Tracking #: IL-1946-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name: Podiatrists Professional Liability Program **Project Name/Number:** 2013 ADC Endorsement Filing/IL-1946-P

Filing at a Glance

Company: Podiatry Insurance Company of America
Product Name: Podiatrists Professional Liability Program

State: Illinois

TOI: 11.2 Med Mal-Claims Made Only

Sub-TOI: 11.2025 Podiatry

Filing Type: Rule

Date Submitted: 01/22/2013

SERFF Tr Num: PCAG-128849188

SERFF Status: Closed-Filed

State Tr Num: PCAG-128849188

State Status:

Co Tr Num: IL-1946-P

Effective Date 05/01/2013

Requested (New):

Effective Date 05/01/2013

Requested (Renewal):

Author(s): Latasha Campbell

Reviewer(s): Gayle Neuman (primary), Neetha Mamoottile, Caryn Carmean

Disposition Date: 01/23/2013

Disposition Status: Filed

Effective Date (New): 05/01/2013 Effective Date (Renewal): 05/01/2013

State Filing Description:

SERFF Tracking #: PCAG-128849188 State Tracking #: PCAG-128849188 Company Tracking #: IL-1946-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name: Podiatrists Professional Liability Program **Project Name/Number:** 2013 ADC Endorsement Filing/IL-1946-P

General Information

Project Name: 2013 ADC Endorsement Filing Status of Filing in Domicile: Pending

Project Number: IL-1946-P Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 01/23/2013

State Status Changed: Deemer Date:

Created By: Latasha Campbell Submitted By: Latasha Campbell

Corresponding Filing Tracking Number: PCAG-128849189

Filing Description:

Podiatry Insurance Company of America wishes to file an update to our existing Podiatrists Administrative Defense Coverage Rule. This coverage is currently provided to all of the company's Podiatric Physician insureds.

The primary purpose of this filing is to enhance the Limits of Insurance applicable to this coverage to \$100,000 in lieu of the current \$25,000. The existing Limits of Insurance have remained the same for years. In looking at other carriers' offerings, and keeping in mind the expanding trend of the kind of actions covered under this endorsement, we wish to offer our insureds a Limit of Insurance that broadens their protection against this kind of loss.

The corresponding form filing for this change is also pending with the department.

Company and Contact

Filing Contact Information

Latasha Campbell, Regulatory Compliance | lcampbell@picagroup.com

Analyst

3000 Meridian Boulevard 615-371-8776 [Phone] 2201 [Ext]

Suite 400 615-324-9161 [FAX]

Franklin, TN 37067

Filing Company Information

Podiatry Insurance Company of CoCode: 14460 State of Domicile: Illinois

America Group Code: 2698 Company Type: 3000 Meridian Boulevard Group Name: State ID Number:

Suite 400 FEIN Number: 58-1403235

Franklin, TN 37067

(800) 251-5727 ext. [Phone]

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

State Specific

SERFF Tracking #: PCAG-128849188 State Tracking #: PCAG-128849188 Company Tracking #: IL-1946-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name: Podiatrists Professional Liability Program **Project Name/Number:** 2013 ADC Endorsement Filing/IL-1946-P

Refer to our checklists prior to submitting filing (http://www.idfpr.com/DOI/Prop_Cas_IS3_Checklists/IS3_Checklists.htm).: Yes Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Yes

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABLITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc.: http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp.: NA

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: Yes

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": NA When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: NA

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TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name:Podiatrists Professional Liability ProgramProject Name/Number:2013 ADC Endorsement Filing/IL-1946-P

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	01/23/2013	01/23/2013

 SERFF Tracking #:
 PCAG-128849188
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 PCAG-128849188
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Product Name:Podiatrists Professional Liability ProgramProject Name/Number:2013 ADC Endorsement Filing/IL-1946-P

Disposition

Disposition Date: 01/23/2013 Effective Date (New): 05/01/2013 Effective Date (Renewal): 05/01/2013

Status: Filed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access	
Supporting Document	Explanatory Memorandum		Yes	
Supporting Document	Form RF3 - (Summary Sheet)		Yes	
Supporting Document	Certification		Yes	
Supporting Document	Manual		Yes	
Supporting Document	Request to Maintain Data as Trade Secret Information		Yes	
Supporting Document	Redline of PRM-ADC-IL Ed. 5-2013		Yes	
Rate	Administrative Defense Coverage		Yes	

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 PCAG-128849188
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 PCAG-128849188
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Product Name:Podiatrists Professional Liability ProgramProject Name/Number:2013 ADC Endorsement Filing/IL-1946-P

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #		Previous State Filing Number	Attachments
1		Administrative Defense Coverage	PRM-ADC-IL Ed. 5-2013	Replacement	PCAG-127904582	PRM-ADC-IL Ed. 5-2013.pdf

Podiatry Insurance Company of America Podiatric Rating Manual

Administrative Defense Coverage - Illinois

- 1. The Administrative Defense Endorsement covers medical licensing board actions, hospital medical staff peer review actions, managed care decertification actions and Medicaid/Medicare (and other payor) billing and coding errors and omissions.
- 2. Included in the current premium, this coverage will be attached by endorsement to all podiatric policies.
- 3. Coverage limits:
 - a. Administrative Disciplinary Proceedings \$100,000 per insured event and in the aggregate.
 - b. Practice Interruption Expense \$500 per day

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Product Name:Podiatrists Professional Liability ProgramProject Name/Number:2013 ADC Endorsement Filing/IL-1946-P

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Explanatory Memorandum		
Bypass Reason:	Please see General Information Tab		
		Item Status:	Status Date:
Bypassed - Item:	Form RF3 - (Summary Sheet)		
Bypass Reason:	Not applicable to this filing.		
		Item Status:	Status Date:
Bypassed - Item:	Certification		
Bypass Reason:	Rule filing not affecting rates.		
		Item Status:	Status Date:
Bypassed - Item:	Manual		
Bypass Reason:	Revised rule page is being submitted		
		Item Status:	Status Date:
Bypassed - Item:	Request to Maintain Data as Trade Secret Information		
Bypass Reason:	Not applicable to this filing.		
		Item Status:	Status Date:
Satisfied - Item:	Redline of PRM-ADC-IL Ed. 5-2013		
Comments:			
Attachment(s):			
PRM-ADC-IL Ed. 5-2013	REDLINE.pdf		

Podiatry Insurance Company of America Podiatric Rating Manual

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 - b. Practice Interruption Expense \$500 per day